

19. **(Amended)** A portable check encoding device, comprising:

an input device operable to receive a check amount from a user and further operable to receive a selection of a payee name from a list of payee names by the user;

a memory operable to store and recall the list of payee names;

a display operable to display the check amount entered by the user and the list of payee names; and

a portable check printer operable to:

receive the check amount from the input device and encode the check amount in magnetic ink at a predetermined location on a check; and

receive the selected payee name and print the selected payee name in a payee field on the check.

22. The portable check encoding device, as set forth in claim 19, wherein the check printer is operable to encode the check amount on a MICR line of the check.

25. The portable check encoding device, as set forth in claim 19, wherein the check printer is further operable to print the check amount alphabetically in an alphabetical amount field and numerically in a numerical amount field on the check.

26. The portable check encoding device, as set forth in claim 19, wherein the check received by the check printer is a blank check, the blank check including an account number but not a payee name or check amount.